

RETIREE CHATTER

HARFORD COUNTY GOVERNMENT

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Happy Holidays

As this year's Open Enrollment for health insurance benefits comes to a close, I wanted to thank each of you who have taken an active role in learning how to help the County maintain the costs of our insurance plans. We were pleased to see that many of you decided to transfer to the BlueChoice Opt-Out Plus plan this year. Just a few reminders regarding the start of the new enrollment year, all retirees will receive new health insurance cards regardless of whether or not you made any changes this year. Also beginning July 1, 2012, all prescription drugs will be required to be filled by generics when they are available.

In the coming year, the Department of Human Resources will continue to stress the importance of wellness issues for both our active and retired employees. This newsletter contains valuable information and tools that will assist you in meeting your wellness goals.

I also encourage you to take an active role with our ongoing newsletters. Your comments on current articles along with suggestions for future editions are welcomed. Please forward your comment and/or suggestions to Beth Griffith or Tamara Simmons.

Best wishes for a healthy and safe summer.

Scott Gibson



Scott T. Gibson
*Director of
Human Resources*

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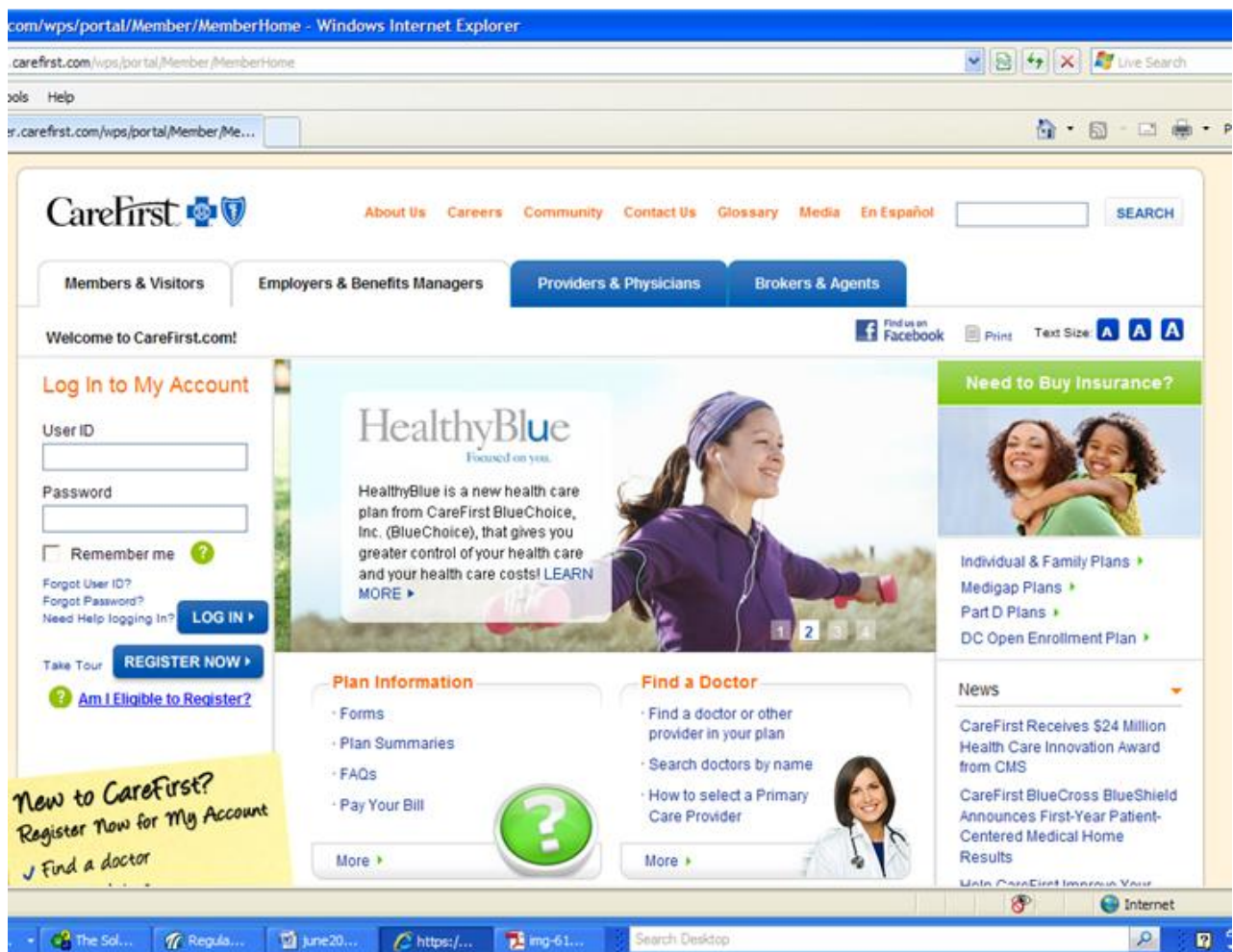
Thank you for the warm welcome at both your April and May meetings. This edition I wanted to concentrate on the CareFirst website and the useful tools that are available. I encourage you to take the time to enroll in “My Account” with CareFirst. You may access the CareFirst website at www.carefirst.com.

Click on “Register Now”. You will need your insurance identification card in order to complete the enrollment process.

Once you are registered, you will be able to review your insurance claims and have access to many tools to help manage your

health care costs. In addition, you will have access to invaluable wellness information and discount programs available through CareFirst. All you need to do is select the “Manage My Health” tab at the top of the page and then click on “More” on the drop down menu. Take some time and just browse through the website. You might just be surprised at the wealth of information available to you.

Just as a reminder, you are a vital part of this newsletter. If there is something you would like us to include in the next edition, please email bagriffith@harfordcountymd.gov.



Health Highlight ~ Protect Your Skin from the Sun's Damaging Rays

Sun Protection:

Most Dangerous Times To Be in the Sun

Whether it's sand, snow, or cement reflecting the sun's rays, from your skin's perspective, some points of the day are more dangerous to be outdoors than others. When the sun's ultraviolet rays are the strongest, the most potential damage can be done to your skin. It was formerly recommended that people stay out of the sun between 11 a.m. and 2 p.m.; however, the latest research indicates that the sun's rays can be dangerous anywhere from 10 a.m. until 4 p.m. That being said, no matter what time of day you go outside, you need to think about sun protection. "Prolonged sun exposure can lead to sunburn, sun poisoning, or heat-related illness" says William L. Sutker, MD, Chief of Infectious Diseases at Baylor University Medical Center in Dallas. And don't be fooled by overcast days. Up to 80 percent of the sun's ultraviolet rays can penetrate through a haze, which means you can get sunburned even if it's cloudy.

Other Risks That Can Influence Your Sun Protection

A number of other factors can play a role in how the sun affects you, including:

Skin color: While anyone can get burned, people with light-toned skin are at greatest risk for being burned in the shortest amount of time.

Length of time in the sun: When you're out having fun, it's easy to lose track of time and your last sunscreen application. A good rule of thumb: "Whenever you travel, be sure to wear sunscreen when exposed to the sun," says Dr. Sutker. "This is especially true during the first few days in a new place. The time you spend in the sun should be short the first day and can be gradually increased on subsequent days to help you avoid sunburn and allow the pigment cells in your skin to darken gradually, a process that helps protect your skin."

Location: Sunny climates closer to the equator will of course increase your exposure to the sun's rays, but many people don't know that higher altitudes can do so as well. If your vacation plans include traveling to mountain locations or high elevations, be especially conscientious about applying sun protection regularly because you'll be exposed to more intense ultraviolet rays.

Activities: Certain activities, such as lying on the beach or boating in swimsuits, can increase sun exposure as the rays bounce off the sand and water. This is when sun

protection is particularly important. Don't rely on sunscreen alone. Whenever possible, cover your skin by wearing long sleeves, pants, and a hat — preferably ones with built-in sun protection. Or, bring along an umbrella so you have access to some shade.

Using Sunscreen Effectively

When choosing a sunscreen, take into account the types of activities you'll be participating in on your trip and how long you plan to be outside. The sun protection factor (SPF) represents the extra time sunscreen provides before your skin will burn. For example, if you use sunscreen with an SPF of 30 — and apply it thoroughly, as directed — your skin should be protected from burning for 30 times the number of minutes it would normally take your skin to burn. This doesn't mean you should stay in the sun that much longer — damage is still being done even if you don't get visible sunburn.

Sunscreen needs to be applied about 30 minutes before your skin is exposed to the sun and reapplied at least every two hours (more often if you're swimming or doing something that makes you sweat a lot). If you're wearing a water-resistant sunscreen, follow the directions on the bottle.

With these smart tips, you'll be able to have lots of fun in the sun — without getting burned.



WANTED

**Harford County
Retiree Spotlight
Suggestions**

**Who would you like to see featured
as the next Retiree Spotlight?**

**Submit your suggestions
to Beth Griffith at
bagriffith@harfordcountymd.gov
or call 410-638-3202**

Let's Ask Lindy~

A Conversation with Lindy Ford, Nutritionist, BS, Dietetics

Lindy Ford, Nutritionist, BS, Dietetics offered the "Skinny on Fats" Lunch & Learn held earlier this month. She covered the topic in an hour but I'm sure she could have gone on for another hour if time allowed. Lindy is very passionate about nutrition and willing to offer advice when asked.

We asked her to consider the following question for this newsletter.

"What key changes in our lifestyle would make the most significant impact on our health and wellness?"

Answer:

Our health is determined by a lot of different factors. Think of these factors as pieces of a pie and try to make sure you have all the slices. Here are a few "pieces" of the health pie that I think are particularly important (there are certainly many more).

1. Make sure you get 9 - 13 servings of fruits and vegetables in your diet daily.

Yes, you read that correctly. The benefits of fruit and vegetable consumption are many and scientists and researchers are finding more all the time. They contain beneficial phytonutrients, vitamins, minerals and fiber. Fruits and veggies also contain enzymes which help with digestion and they aid in keeping your GI track healthy.

2. Exercise regularly.

I know you may be tired of hearing this one, but it's so beneficial to your health and well-being. When we don't exercise, we actually put our bodies in an unnatural state--they are meant to move! Here's what I tell people all the time. If you say you don't have time for exercise, do it anyway. How? Everyone has 10 minutes. I know this is not optimal, but any amount is beneficial.

You can pop in an exercise video in the morning (preferably) or evening, go for a short walk or run, or hop on the treadmill. Consistency is the key. Do this for at least 30 days, and see what happens after that.

3. Cut way back on refined carbohydrates.

What is a refined carb? Anything white--flour, sugar, rice. My motto is, "If it's white don't bite." I have to say they are rare in my diet. This is because of what they do to blood sugar levels and then to our cells ultimately. Many of us are walking around with insulin resistance which means our cells are worn out from all the white stuff. Researchers are now finding that insulin resistance is the greatest contributor to heart disease and diabetes. Honestly, I never met one I didn't love, but nevertheless gluten (wheat protein) in wheat flour is also problematic to our health when we get an excess of it.

4. Learn to handle stress better.

Let's face it, we'll never get away from stress completely until we stop breathing. We all need to learn ways to deal with it effectively. Stress signals chemical reactions and hormones in our bodies (like cortisol) that are detrimental to us. Eating right and exercise are both stress busters, but there are other things you can do: Get 7 - 8 hours of sleep a night, meditate or pray, take a whole food multi and B-Complex supplement (consult your physician first before taking any supplements), practice good time management and get a support network of friends. There are tons of other stress busters, but you get the idea. These are just a few "slices" of the health pie (made with no added white flour or sugar), but great places to start to make significant changes in your health and wellness!



Caregiving 101

Caring for yourself while caring for others.

Caregiving, caring for an elder parent or anyone who needs assistance, is most often done by women and can take anywhere from a few hours to over forty hours per week. There are more than 50 million caregivers and the number is growing. Caregiving can involve providing assistance with meals, bathing, bill paying, transportation, laundry, medication and doctor appointments, cleaning and shopping. Baby boomers are part of a sandwich generation. They may find themselves caring for their parents and their children at the same time. This can be stressful at times and caregivers need to actively find ways to take care of themselves. (www.caregiver.org)

Educate Yourself– People who have gone through the process of caregiving have a lot of valuable knowledge to share. You can find information online, in books at your local library and through agencies and organizations like the Harford County Office on Aging, the Family Caregiver Alliance and AARP.

Find Support– Friends, family and other caregivers can provide much needed support. Some support groups can be found online allowing you to connect from the convenience of home. *The Caregiver Village* (caregivervillage.com) is an innovative site that has book clubs, resource links, journaling and coping skill games for users.

Manage Your Stress– Caregiving can place demands on your time, emotions and abilities. If possible, create a routine schedule and find ways to delegate some of your responsibilities. Treat yourself to 15 minutes of stress relief a day. Yoga, meditation, music or walking are inexpensive ways to take a break.

Caregiving Resources

Compassionate Caregiving by Lois Knutson

The Comfort of Home for Stroke: A Guide for Caregivers by Maria Meyer and Paula Derr

When Your Parent Moves In: Every Adult Child's Guide to Living With An Aging Parent by David Horgan and Shira Block

AARP (www.aarp.org)

Family Caregiver Alliance National Center on Caregiving (www.caregiver.org)

Harford County Office on Aging (www.harfordcountymd.gov/service/aging)



Harford County Office on Aging

The Harford County Office on Aging provides information about resources, transportation, senior activities and meal programs. They also provide information for caregivers including a Caregiver's Toolkit. <http://www.harfordcountymd.gov/services/aging/index.cfm>



David R. Craig
Harford County Executive

'Preserving Harford's past; Promoting Harford's future'

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● Milestones ●

Congratulations to...

William Nelson, retired Department of Public Works, Division of Water & Sewer employee. Mr. Nelson recently married Gloria Anderson.



We would like to include your Milestone in the next Retiree Chatter. Please submit information to bagriffith@harfordcountymd.gov. Digital photographs are accepted.

Lightening Safety

The electrical current from lightning still causes severe injury and even death. That's because the salty water in the human body conducts lightning better than open air. In open areas, this makes the body a target. Lightning strikes kill up to 100 and injure up to 1,200 each year, according to the National Oceanic and Atmospheric Administration (NOAA).

Weather forecasts and warning systems have improved greatly. Millions pay close attention to the TV weather maps for their areas. While most golf courses now have sirens that alert golfers to leave the course when lightning approaches, hikers, campers and agricultural workers rarely have such advance warning.

When thunderstorms or dry lightning have been forecast or a local warning system has sounded, avoid open areas. Avoid tall objects, such as power lines and tall single trees. Don't approach or handle metallic objects that might draw lightning to you, such as metal fences and ladders. If you're outdoors with others, don't huddle together. Try to remain 15-20 feet apart.

Open water is especially dangerous. If you're in the water, on a beach, or close to shore in a boat when lightning approaches, be sure to seek shelter away from the water.

If you're caught outside, stay in or get in your vehicle if it's close by, and keep the windows closed. If you are unable to reach adequate shelter, seek the lowest available ground, while avoiding ditches or trenches in heavy rain. Seek out a group of trees or shrubs of the same height.

Wherever you are, don't lie flat on the ground. You present a smaller target for lightning if you squat, kneel or sit. Covering your ears will help prevent damage from loud thunder right above you.

Lightning danger is not limited to the outdoors. If you are indoors while an electrical storm is passing through your area, be sure to:

Stand clear from windows, doors and electrical appliances. Avoid contact with piping, including sinks, bath/shower area and faucets.

Avoid using a telephone except in an emergency.

